Rocky Mountain CREDIT UNION

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Helena, MT 59602
(406) 449-2680
Fax (406) 447-1110

8645 Huffine Ln
Bozeman, MT 59718
(406) 586-1505
Fax (406) 582-8637

2101 Yale Ave
Butte, MT 59701
(406) 723-5381
Fax (406) 782-4951

1820 11th Ave
Helena, MT 59601
(406) 449-2680
Fax (406) 443-5202

90 W Madison Ave, Ste A
Belgrade, MT 59714
(406) 586-1505
Fax (406) 582-6630

1840 Baxter Ln
Bozeman, MT 59715
(406) 602-4800
Fax (406) 602-4910

APPLICATION AND SOLICITATION DISCLOSURE

VISA

VISA PLATINUM/VISA CLASSIC

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **12.24% to 19.24%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **11.24% to 18.24%**, based on your creditworthiness.
APR for Balance Transfers	**Visa Platinum** **12.24% to 19.24%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **11.24% to 18.24%**, based on your creditworthiness.
APR for Cash Advances	**Visa Platinum** **12.24% to 19.24%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Classic** **11.24% to 18.24%**, based on your creditworthiness.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Annual Fee - Annual Fee - Visa Platinum	 **None**
Transaction Fees - Balance Transfer Fee - Visa Platinum - Cash Advance Fee - Visa Platinum - Foreign Transaction Fee	 **$2.50** or **2.00%** of the amount of each balance transfer, whichever is greater **$2.50** or **2.00%** of the amount of each cash advance, whichever is greater **1.00%** of each multiple currency transaction in U.S. dollars **0.80%** of each single currency transaction in U.S. dollars
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$20.00** Up to **$25.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

LOANLINER

SEE NEXT PAGE for more important information about your account.

Effective Date:
The information about the costs of the card described in this application is accurate as of: January 1, 2023
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum and Visa Classic are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Other Fees & Disclosures:
Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if you are one or more days late in making a payment.

Balance Transfer Fee (Finance Charge) - Visa Platinum:
$2.50 or 2.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge) - Visa Platinum:
$2.50 or 2.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee - Visa Platinum:
$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:
$10.00.

Document Copy Fee:
$5.00.

Emergency Card Replacement Fee - Visa Platinum:
$150.00.

Rush Fee:
$50.00.

Statement Copy Fee:
$5.00.

